

## **REMARKS**

Applicants reply to the Office Action mailed on December 16, 2009. Applicants add new claims 27-32. Thus, claims 1-7, 14-15, 19-22 and 27-32 (6 independent, 19 total) remain pending in the application. Support for the amendments and new claims may be found in the originally-filed specification, claims, and figures. No new matter has been introduced by the amendments and new claims. Reconsideration of this application is respectfully requested.

### **§ 101 Rejections**

The Examiner rejects claims 14 and 15 under 35 U.S.C. § 101 because the claimed invention is directed to non-statutory subject matter. The Examiner asserts that the specification does not provide an explanation or description of a “computer-readable medium” and one of ordinary skill in the art would recognize “computer-readable medium” as encompassing both tangible and non-tangible media. Applicants respectfully disagree with the Examiner’s rejection. However, to expedite prosecution, Applicants amend independent claims 14 and 15 to “tangible computer-readable storage medium” and request this rejection be withdrawn.

### **§103 Rejections**

The Examiner rejects claims 1-4, 14, 19 and 20 under 35 U.S.C. §103(a) as being unpatentable over Barron, U.S. Patent No. 6,665,709 (“Barron”) in view of Adduci, Jr. et al., U.S. Patent No. 7,343,334 (“Adduci”) and further in view of Novoa et al., U.S. Patent No. 6,636,973 (“Novoa”). Furthermore, the Examiner rejects claims 5-7, 15, 21 and 22 under 35 U.S.C. §103(a) as being unpatentable over Barron, Adduci, Novoa and further in view of Meffert et al., U.S. Pub. No. 2002/0059144 (“Meffert”). Applicants respectfully disagree with these rejections and traverse, submitting that independent claims 1, 5, 14, 15, 19 and 21, together with the claims dependent therefrom, are patentably distinct from the cited art.

Barron discloses logging-in for secure data transfer using “either user name and password or a biometric interface” (col. 5, ln. 9-11). “Upon a successful login, a transfer request is sent to the control program on the server to open a transfer information page inquire page” (col. 5, ln. 15-18). Barron discloses using different methods of authentication to access the same restricted service, as illustrated by Figures 1 and 3. However, Barron does not disclose selecting a method of authentication to assign to a restricted service.

Adduci discloses two security levels of information, with separate passwords to access each level. The Examiner states that “a user must have set which content requires a first password and which content requires an additional password” (Office Action, p. 4). However, Applicants assert that Adduci provides no indication that a user selects which method of authentication for access to restricted services. To the best of Applicants’ understanding of Adduci, the user sets the password for each level, but does not get to chose whether a password is required at all. Adduci does not teach or suggest that the user gets to select the method of authentication because both levels use a password. There is no teaching that other methods of authentication besides a password could be used, therefore Adduci cannot disclose or contemplate a user selecting from a plurality of authentication methods and assigning to a restricted service.

The Examiner states that Novoa teaches selectively assigning different types of authentication, and cites column 9, lines 31-38 for support. Applicants contend that Novoa is similar to Barron in that “network 100 can be implemented to permit some users to log on by entering a username and password while other user use the biometrics feature to log on.” (ln. 36-38). Novoa does not disclose or contemplate selectively assigning different types of authentication to different restricted services.

Thus, the cited references do not disclose or contemplate “receiving, from a user via a communication network, **a selection of a first method of authentication**, from a plurality of methods of authentication presented by a restricted service provider, **for access to a first restricted service** provided by the restricted service provider, the first restricted service being associated with an account of the user...receiving, from the user via the communication network, **a selection of a second method of authentication**, from the plurality of methods of authentication, **for access to a second restricted service** provided by the restricted service provider, the second restricted service being associated with the account of the user” as recited in independent claim 1 (emphasis added) and as similarly recited by independent claims 5, 14, 15, 19 and 21.

For at least these reasons, Applicants respectfully submit that none of the cited references, alone or in combination, disclose or contemplate all of the elements of independent claims 1, 5, 14, 15, 19 and 21, and Applicants therefore respectfully submit that independent claims 1, 5, 14, 15, 19 and 21 are allowable over the cited references.

Dependent claims 2-4, 6-7, 20 and 22 and new claims 27-32 variously depend from independent claims 1, 5, 14, 15, 19 and 21, so dependent claims 2-4, 6-7, 20, 22 and 27-32 are allowable over the cited references for the reasons set forth above, in addition to their own unique features, some of which are stated above.

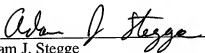
### CONCLUSION

In view of the foregoing, Applicants respectfully submit that the currently pending claims (6 independent, 19 total) are in condition for allowance. A Notice of Allowance is earnestly solicited at the earliest possible date. If the Examiner believes that a telephone conference would be useful in moving the application forward to allowance, please contact me at 602-382-6306.

Applicants authorizes and respectfully request that any fees due (including extension fees) be charged to Deposit Account No. 19-2814. **This statement does NOT authorize the payment of the issue fee.**

Respectfully submitted,

Dated: Jan 25, 2010

  
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